

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)	Confirmation No.: 4371
Daniel Y. FUNG et al.)	Group Art Unit: 4172
Serial No. 10/786,596)	Examiner: Wong, Eric Tak Wai
Filed: February 26, 2004)	
For: METHOD, SYSTEM AND COMPUTER)	
READABLE MEDIUM FOR WEB SITE)	
ACCOUNT AND E-COMMERCE		
MANAGEMENT FROM A CENTRAL		
LOCATION		

U.S. Patent and Trademark Office
Alexandria, VA 22314

REQUEST FOR RECONSIDERATION

Sir:

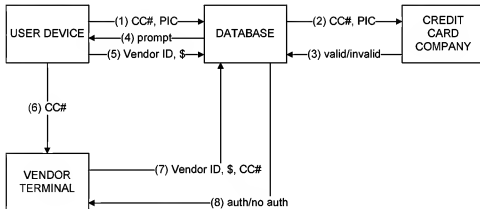
In response to the Non-Final Office Action mailed **October 29, 2008**, and further to the personal interview with Examiner Wong conducted on February 12, 2009, reconsideration of the above-identified application is respectfully requested, as follows:

REMARKS

The following remarks are submitted to be fully responsive to the Non-Final Office Action of October 29, 2008. Claims 1-29 are still pending in the present application. Reconsideration in view of the following remarks is respectfully requested.

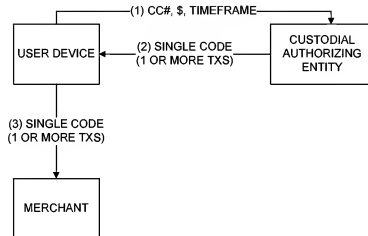
First, Applicants wish to thank Examiner Wong for the personal interview conducted with Applicants' undersigned attorney on February 12, 2009. During the interview, although no agreement was reached, Applicants' undersigned attorney noted the novel features of the invention of independent claims 1 and 26-27 over the applied references, as set forth in detail below.

As noted during the interview, and as shown below, Checchio (United States Patent 6,052,675) merely discloses a method and system for pre-authorizing credit card type transactions, wherein all transactions must be preauthorized for a specific vendor and dollar amount, a personal ID code (PIC) must be stored with the credit card company, and a vendor terminal must be provided for each vendor.



In addition, as correctly admitted by the examiner, this reference is not concerned with processing of "a recurring payment request or a partial payment request," as required by independent claims 1 and 26-27. Further, based on the disclosure of Checchio, one of ordinary skill in the art would not be led to "providing via a server an identification of both online and offline merchants for selection by a user" in view of Checchio's requirement of pre-authorization of all vendors by the user.

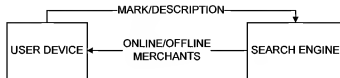
D'Agostino (United States Patent 6,324,526), as noted during the interview, and as shown below, merely discloses a method and system for performing secure credit card purchases, wherein a single transaction code can be used for authorizing multiple merchant transactions.



Accordingly, even if Chechio were modified by the disclosure of D'Agostino, the resulting system would include preauthorization for a specific vendor, dollar amount and multiple transactions using a single unique transaction code, as compared to the pending claims which require if "the payment request comprises a recurring payment request or a partial payment request and the method further comprises processing the partial payment request including generating subsequent activation and deactivation information by the server based on the selection of the merchant by the user for processing remaining payments or processing the recurring payment request including generating subsequent activation and deactivation information by the server based on the selection of the merchant by the user for processing recurring payments." In addition, D'Agostino is not concerned with protecting a conventional credit card, for example, if it is lost or stolen.

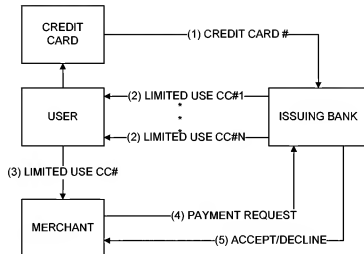
Berke (United States Patent 6,629,092), as noted during the interview, and as shown below, merely discloses a search engine that can provide listings for online and offline merchants, but does not address merchant selection for performing transactions and for

generating activation signals for the transactions for protecting a conventional credit card, for example, if it is lost or stolen.



In addition, as noted above, based on the disclosure of Chechio, even in view of Berke, one of ordinary skill in the art would not be led to "providing via a server an identification of both online and offline merchants for selection by a user" in view of Chechio's requirement of pre-authorization of all vendors by the user.

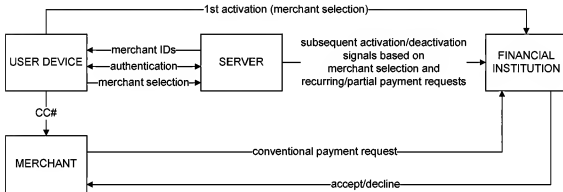
Filtcroft et al. (United States Patent Application 20030028481), as noted during the interview, and as shown below, merely discloses generating limited use credit card numbers, based on a conventional credit card, for performing merchant transactions.



However, Filtcroft et al. also is not concerned with protecting a conventional credit card, for example, if it is lost or stolen.

By contrast, as noted during the interview, and as shown below, the invention of independent claims 1 and 26-27 can protect conventional credit or debit cards, for example, if

they are lost or stolen, by virtue of activation and de-activation commands sent to a financial institution for activating the conventional credit or debit card in order for a transaction to be processed and can be used for processing of recurring payment or a partial payment requests, based on subsequent activation/deactivation signals from the server to the financial institution.



The dependent claims are allowable over the applied references, alone or in combination, on their own merits and for at least the reasons argued above with respect to independent claims 1 and 26-27.

In view of the foregoing, it is submitted that the present application is in condition for allowance and a notice to that effect is respectfully requested. However, if the Examiner deems that any issue remains after considering this response, the Examiner is invited to contact the undersigned attorney to expedite the prosecution and engage in a joint effort to work out a mutually satisfactory solution.

Respectfully submitted,

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